

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Michael A Branca
Nancy Branca**

Case No.: **15-18212**
Judge: **JNP**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☐ Modified/Notice Required

Date: **12/19/17**

☐ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **MLC**

Initial Debtor: **MAB**

Initial Co-Debtor **N B**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$6,023.00 paid to date then \$368.00 per month for another twenty nine (29) months to the Chapter 13 Trustee, starting on 6/1/15 . The total length of the plan shall be for 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Mitchell Lee Chambers, Esq. 9223	Attorney Fees and supplemental fees	3,765.00
KML Law Group	Attorney fees	\$531.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
America Servicing Corp	405 CECILIA DRIVE BLACKWOOD, NJ 08012	5952.70	0.00	5952.70	1,525.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
ALLY FINANCIAL	Vehicle	Unknown	Unknown

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Sterling Jewels, Inc	JEWELRY	4,459.73

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Citimortgage, Inc	405 CECILIA DRIVE BLACKWOOD, NJ 08012	Mortgage	44,699.00	172,000.00	0.00	197,987.00	44,699.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Citimortgage	405 Cecilia Drive	44,699.00	172,000.00	197,987.00	none	44,699.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/1/15.

Explain below **why** the plan is being modified:

Post-petition arrears are being added into the Chapter 13 Plan and capitalized over the remaining months of the Chapter 13 Plan.

Explain below **how** the plan is being modified:

Post-petition arrears are being paid through the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

***This plan is a step plan or has lumpsum payments as follows: \$194.29 per month for 31 months, then \$368.00 per month for 29 months**

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date December 19, 2017

/s/ Mitchell Lee Chambers, Esq.

Mitchell Lee Chambers, Esq. 9223

Attorney for the Debtor

Date: December 19, 2017

/s/ Michael A Branca

Michael A Branca

Debtor

Date: December 19, 2017

/s/ Nancy Branca

Nancy Branca

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date December 19, 2017

/s/ Mitchell Lee Chambers, Esq.

Mitchell Lee Chambers, Esq. 9223

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: December 19, 2017

/s/ Michael A Branca

Michael A Branca

Debtor

Date: December 19, 2017

/s/ Nancy Branca

Nancy Branca

Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael A Branca
 Nancy Branca
 Debtors

Case No. 15-18212-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 73

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db/jdb
 515486737 +Michael A Branca, Nancy Branca, 405 Cecelia Drive, Blackwood, NJ 08012-3806
 515486732 +AR RESOURCES, INC., P.O. BOX 1056, Blue Bell, PA 19422-0287
 515486734 +America Servicing Corp, 8480 Stagecoach Circle, Frederick, MD 21701-4747
 515486735 +Amex/American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 515486736 +Apex Asset Management, 1891 Santa Barbara Drive, #204, Lancaster, PA 17601-4106
 515486739 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 515486743 +C&H COLLECTIONS, P.O. BOX 1399, Merchantville, NJ 08109-0399
 515486759 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,
 Po Box 20507, Kansas City, MO 64195)
 515501213 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: HOME DEPOT, P.O. BOX 182676, Columbus, OH 43218)
 515486740 +CITIMORTGAGE, INC., Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201,
 Parsippany, NJ 07054-4673
 515486742 +Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
 515608283 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 515486744 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 515486745 +Citimortgage, Inc, P.O. Box 9438, Gaithersburg, MD 20898-9438
 515486749 +DIAGNOSTIC PATHOLOGY CONSULTANTS, P.O. BOX 60100, North Charleston, SC 29419-0100
 515486751 +Emerg Phy Assoc of S. Jersey, PC, P.O. BOX 740021, Cincinnati, OH 45274-0021
 515486752 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 515486753 +GARDEN STATE OBGYN, 2401 EVESHAM ROAD, Voorhees, NJ 08043-9590
 515486757 +GLOUCESTER TOWNSHIP EMS, P.O. BOX 1016, Voorhees, NJ 08043-7016
 515486760 +HRRG, P.O. BOX 189053, Fort Lauderdale, FL 33318-9053
 515486761 +HRRG, P.O. BOX 459080, SUNRISE, FL 33345-9080
 515486762 +INDIANA US SERVICE CENTER, 630 KOLTER DRIVE, Indiana, PA 15701-3570
 515486763 +INFINITY CLINICAL, 495 NORTH 13TH STREET, Newark, NJ 07107-1317
 515486765 +JEFFERSON UNIVERSITY, P.O. BOX 40089, Philadelphia, PA 19106-0089
 515486764 +Jared/Sterling Jewelers, Po Box 1799, Attn: Bankruptcy, Akron, OH 44309-1799
 515486767 +KENNEDY UNIVERSITY, P.O. BOX 48023, Newark, NJ 07101-4823
 515486766 +Kennedy Health System, P.O. Box 48023, Newark, NJ 07101-4823
 515486772 +NICOLE BRANCA, 405 CECELIA DRIVE, Blackwood, NJ 08012-3806
 515486771 +NICOLE BRANCA, 405 CECILIA DRIVE, Blackwood, NJ 08012-3806
 515486773 +PENN CREDIT, 916 S. 14TH STREET, Harrisburg, PA 17104-3425
 515486774 +Quest Diagnostics, P.O. Box 740698, Cincinnati, OH 45274-0698
 515486775 +RANOCAS ANESTHESIOLOGY, P.O. BOX 9500-3170, Philadelphia, PA 19195-0001
 515486776 +REMIX, p.o. box 765, Rocky Hill, NJ 08553-0765
 515486777 +SANAT MANDAL, MD., 829 SPRUCE STREET, Philadelphia, PA 19107-5752
 515486778 +SOUTH JERSEY RADIOLOGY, P.O. BOX 1710, Voorhees, NJ 08043-7710
 515486779 +STATE COLLECTION SERVICE, INC., 2509 S. STOUHGTON ROAD, Madison, WI 53716-3314
 515486780 +SUNRISE CREDIT SERVICES, INC., 260 AIRPORT PLAZA, Farmingdale, NY 11735-4021
 515486781 +Suntrust Mortgage/cc 5, Attn:Bankruptcy Dept, 1001 Semmes Ave Mc Va-Wmrk-7952,
 Richmond, VA 23224-2245
 515486783 +Target N.b., Po Box 673, Minneapolis, MN 55440-0673
 515486785 Tnb - Target, C/o Target Credit Services, Minneapolis, MN 55440
 515486784 Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
 515486786 +VIRTUA HEALTH, P.O. BOX 8500-8267, Philadelphia, PA 19178-0001
 515486787 +VIRTUA MEDICAL GROUP, PA, P.O. BOX 95000, Philadelphia, PA 19195-0001
 515486788 +VIRTUAL RADIOLOGIC CORPORATION, P.O. BOX 371863, Pittsburgh, PA 15250-7863
 515486789 +Weichert Financial Srv, 1625 Rte 10, Morris Plains, NJ 07950-2900
 515486758 +healthcare revenue recovery group, p.o. box 459080, Fort Lauderdale, FL 33345-9080

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 20 2017 22:39:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 20 2017 22:39:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 22:39:13 Ally Capital,
 serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 cr E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 22:39:13 Ally Financial,
 PO Box 130424, Roseville, MN 55113-0004
 515486727 +E-mail/Text: roy.buchholz@allianceoneinc.com Dec 20 2017 22:39:12 ALLIANCE ONE,
 P.O. BOX 3101, Southeastern, PA 19398-3101
 515486729 +E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 22:39:13 ALLY FINANCIAL,
 P.O. BOX 380901, Minneapolis, MN 55438-0901
 515486728 +E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 22:39:13 ALLY FINANCIAL,
 200 RENAISSANCE CENTER, Detroit, MI 48243-1300
 515486733 +E-mail/Text: bkrrpt@retrievalmasters.com Dec 20 2017 22:39:42 AMERICAN MEDICAL COLLECTION,
 P.O. BOX 1235, Elmsford, NY 10523-0935

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 73

Date Rcvd: Dec 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515517125 E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 22:39:13 Ally Capital, PO Box 130424, Roseville, MN 55113-0004
515486730 +E-mail/Text: bkrpt@retrievalmasters.com Dec 20 2017 22:39:42 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
515502668 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 20 2017 22:44:01 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515486746 +E-mail/Text: legal-dept@cooperhealth.edu Dec 20 2017 22:40:33 COOPER HOSPITAL, 1 COOPER PLAZA, Camden, NJ 08103-1489
515486747 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 20 2017 22:40:22 CREDIT COLLECTION SERVICES, TWO WELLS AVE., Newton Center, MA 02459-3246
515486748 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 20 2017 22:38:09 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
515486750 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 20 2017 22:40:11 DIVERSIFIED CONSULTANTS, INC, P.O. BOX 551268, JACKSONVILLE, FL 32255-1268
515486754 +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 22:38:03 GECRB/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515486755 +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 22:38:19 GECRB/Linen N' Things, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515486756 +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 22:38:03 GECRB/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
515486768 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 20 2017 22:39:15 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515696885 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 20 2017 22:38:45 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515486769 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 20 2017 22:39:43 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
515486770 +E-mail/Text: bankruptcydepartment@tsico.com Dec 20 2017 22:40:17 NCO Financial Systems, P.O. Box 15889, Wilmington, DE 19850-5889
515696803 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 20 2017 22:55:20 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
515569629 +E-mail/Text: ecf@buckleyking.com Dec 20 2017 22:39:14 Sterling Jewelers, Inc., dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue, Suite 1400, Cleveland, Ohio 44114-2693
515486782 +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 22:38:35 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
515486731 +E-mail/Text: bkrpt@retrievalmasters.com Dec 20 2017 22:39:42 amca, p.o. box 1235, Elmsford, NY 10523-0935

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516462784* Ally Capital, PO Box 130424, Roseville MN 55113-0004
515486738 ##+Ars /Account Resolution Services, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571
515486741 ##+Cap One, Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 73

Date Rcvd: Dec 20, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
Mitchell L Chambers, Jr. on behalf of Debtor Michael A Branca ecfbccomcast.net
Mitchell L Chambers, Jr. on behalf of Joint Debtor Nancy Branca ecfbccomcast.net
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 rsolarz@kmlawgroup.com
Thomas R. Dominczyk on behalf of Creditor Sterling Jewelers, Inc. dba Jared The Galleria of
Jewelry tdominczyk@mauricewutscher.com

TOTAL: 9